

ABSTRACT

An incentive distribution system is used in distributing, tracking and redeeming product incentives offered by manufacturers and distributors of consumer goods through a financial institution. A financial institution distributes an incentives list to each of its customers, based on information relating to the customers, containing the incentives
5 relating to the category for which the customer qualifies. Qualifying criteria includes transactional activity within the account held with the financial institution distributing the incentives, demographic data relating to the customer, and various account data. The system tracks purchases made by a customer at a participating retailer or dealership and updates the customer's qualifications based on these purchases. Further, the financial institution acts as a
10 redemption warehouse by debiting the accounts of the manufacturers and distributors offering the incentives and crediting the accounts held by the retailers and dealerships honoring the incentives.